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Date January 10, 2005

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To	Company	City	Fax Number	Phone Number
Examiner Ronald Laneau	USPTO		(703) 872-9306	

From Peter Zura

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Client/Matter Number 0107889-00041

Message

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MEMORANDUM

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TO: Examiner Ronald Laneau
FROM: Peter Zura
DATE: January 10, 2005
SUBJECT: US Patent Application 09/899,435

Enclosed is a copy of the response we filed to the October 1, 2004 office action. We look forward to discussing our response further during our interview scheduled for January 12, 2005 at 2:00 PM EST. In the meantime, if you have any questions or concerns, please do not hesitate to contact e.

PZZ:lzl

Enclosure

Appl. No. 10/037,055

Reply to Office Action of October 1, 2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Jeffrey Michael Brock

Appl. No.: 10/037,055

Conf. No.: 5526

Filed: December 31, 2001

Title: SYSTEM AND METHOD FOR PROVIDING FINANCING

Art Unit: 3627

Examiner: Ronald Laneau

Docket No.: 0107889-041

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Commissioner for Patents

P.O. Box 1450

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RESPONSE UNDER 37 C.F.R. §1.111

Sir:

In response to the Office Action dated October 1, 2004, Applicant herein responds as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 11 of this paper.